In place of U. S. DEPARTMENT OF COMMERCE PTO-1449 PATENT AND TRADEMARK OFFICE Form				Complete if Known			
				Application Number	-Divisional of 09/471-073 10	647,645	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Filing Date	Herewith	8,50	
				Applicant(s)	Brown et al.		
				Art Unit	-8627-		
				Examiner Name ·	Chilcot, Richard E.		
SHEET	1	OF	1	Attorney Docket Number	27347.13		

U. S. PATENT DOCUMENTS						
Examiner's Initials	Cite No.	Document Number	Publication Date	Name of Patentee or Applicant of Cited Document		
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Examiners Initials	Examiners Cite : Foreign Patents : Publication Date : Patenteel or Applicant of Cited : Son Translation: Initials : No : Document (Course) : Docum								
JG	AD	WO 02/31727	04/18/2002	CreditMinders, Inc.					

		OTHER PRIOR ART					
Examiners Cite Include name of the author (in CAPITAL LETTERS); title of the article title of the item date, page(s							olume-
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Examiner	/Jocelyn Greimel/	Date	07/10/2006
Signature	/Occeryir Greimer/	Consid	iered 01/10/2000

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